



# Discharge/Refinance Authority Form



## Return completed form

Please read and check that the information below is correct. Once printed, signed and dated by all parties, email to [cbadischarges@cba.com.au](mailto:cbadischarges@cba.com.au) or take to your nearest branch. Processing of this request will only begin once we've received your signed form.

### Discharge details

#### Discharge type

Loan paid off

### Account details

Account 1

Account number

880129506

Close account

Yes

### Excess funds

Financial institution

Commonwealth Bank

Account name

Karin Sellberg

BSB

064158

Account number

11007892

### Security details

Security 1

Security type

Property

Address

Unit 8 118 Gladstone Rd, HIGHGATE HILL, QLD, 4101

Security option

Release without settlement

### Releasing Securities without settlement

Unit 8 118 Gladstone Rd,  
HIGHGATE HILL, QLD, 4101

Release security title of this property

Yes

Full name of person to receive  
deeds/documents

Karin Johanna Sellberg

Address

20 Morshead St, MOOROOKA, QLD, 4105

Direct debit

Financial institution

Commonwealth Bank

Account name

Karin Sellberg

BSB

064158

Account number

11007892



## Discharge/Refinance Authority Form

### Borrower(s)

Borrower 1

Borrower type

Individual

Title

Ms

First name

Karin

Middle name

Johanna

Last name

Sellberg

Contact number

0421021662

Email

k.sellberg@uq.edu.au

### Guarantor(s)

Guarantor on this loan

No

### Main contact details

Main contact

Karin Johanna Sellberg

Contact number

0421021662

Email

k.sellberg@uq.edu.au

### Form filled out by

Representative / agent type

Myself (Borrower)

# Discharge/Refinance Authority Form

## Borrowers/Guarantors Acknowledgment and Authority

I/We request CommBank to release the above security and:

- declare the information given in this form is true and correct;
- authorise CommBank to discharge the mortgage over the property in this form;
- authorise CommBank to hand all deeds and documents connected with this authority to the Legal Representative or Financial Institution (or their representative) and provide any information or documentation they require about this account and security(ies) in order to effect settlement;
- acknowledge that if an Early Repayment Adjustment is applicable, it will be calculated and charged on the day the discharge request is processed;
- authorise CommBank to action instructions from my/our representative;
- authorise CommBank to vary my/our Credit Contract in accordance with this form;
- acknowledge that, if CommBank agrees to vary the Credit Contract as set out in this form, my/our Credit Contract will be varied on the date of release or substitution of the security;
- agree that in exchange for the release of security as directed in this form, CommBank is to receive sufficient monies to clear/reduce all debts.
- acknowledge that if I/we are requesting a change to Everyday Offset linkages and CommBank is unable to identify the loan number I/we've entered, or if this loan is not eligible, CommBank will link my/our Everyday Offset to the eligible loan with the highest balance. If no eligible loan exists, my/our Everyday Offset feature will no longer apply and my/our account will be switched to a Smart Access account.
- acknowledge that if I/we have requested to convert a credit account to a Smart Access account, CommBank will send me/us a copy of the Transactions, Savings, Investment Account Terms and Conditions. The first deposit into this account will be taken as acceptance of these Terms and Conditions.
- agree that in exchange for the release of security as directed in this form, CommBank is to receive sufficient monies to clear/reduce all debts.

Please note, the home loan account holder may receive a call from CommBank to understand the reason for this refinance request.

Borrower 1

Signature

Date

Ms Karin Johanna Sellberg



24 / 01 / 2025

☐

Executor

☐

Power of attorney



# Discharge/Refinance Authority Form

Please retain this Direct Debit Request Service Agreement for your records

## Direct Debit Terms & Conditions

- By signing this request, you have authorised us to arrange funds to be debited from your account. You should refer to this request and this agreement for the terms of the arrangement between us and you.
- We will only arrange for funds to be debited from your account as authorised in this Request.
- You should check:
  - with your financial institution whether direct debiting is available from your account as direct debiting is not available through BECS on all accounts offered by financial institutions.
  - your account details which you've provided to us are correct by checking them against a recent account statement; and
  - with your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.
- It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the Direct Debit Request.
  - If there are insufficient clear funds in your account to meet a debit payment:
    - a. you may be charged a fee and/or interest by your financial institution;
    - b. you may also incur fees or charges imposed or incurred by us; and
    - c. you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.
- If you believe there has been an error, you should contact your financial institution or us immediately.
- If you believe there has been an error in debiting your account, you should notify us directly at the Branch and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. Alternatively, you can take it up directly with your financial institution.
- If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by promptly arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.
- If as a result of our investigations we conclude on reasonable grounds that your account has not been incorrectly debited, we will respond promptly to your query by providing you with reasons and any evidence for this finding in writing.
- We will keep any information (including your account details) in your Direct Debit Request confidential.
- We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.